

MAINE BUREAU OF INSURANCE

A Consumer Guide to Insurance Provisions and Resources in Maine

During the COVID-19 (Coronavirus) Crisis

Updated 6.2.20

Maine’s Insurance Superintendent issued an Emergency Insurance Order related to COVID-19 on March 12. That order, and the Supplemental Orders that have followed, apply to **individual, small group and large group major medical health plans, except for self-insured plans.** (*Self-insured plans are types of plans operated by an employer. If you are unsure what kind of plan you have through your employer, check with your HR department.*)

Here’s what the Orders cover:

- **Testing/screening:** You can get tested for coronavirus with no deductible, copayment, or cost-sharing. Any lab processing fees for this test will also be at no cost to you.
- **Treatment:** Currently, the following insurers are voluntarily covering the costs of treatment, at least until the dates indicated:

<u>Company</u>	<u>Treatment Costs Will be Covered Through:</u>
Aetna	September 30, 2020
Anthem	December 31, 2020
CIGNA	September 30, 2020
Community Health Options	Duration of Emergency
Harvard Pilgrim	September 30, 2020
UnitedHealthcare	July 24, 2020

- **Immunizations:** When a vaccine for COVID-19 becomes available, you will be able to get it with no deductible, copayment, or cost-sharing.
- **Emergency care:** Maine law has what’s called a “prudent layperson standard,” which means if you believe you need to get to an ER or your health will be in serious danger, you should go. Your insurance company cannot require that you get a prior authorization.
- **Network providers:** In a non-emergency, first check with your primary care provider and insurance company. If you cannot see a provider in your insurance company’s network because they’re overwhelmed with other patients, you can go to an out-of-network provider and the insurance company is required to treat the visit as if you went to an in-network provider. In an emergency situation, you do not need to call ahead; any hospital you go to will be treated as in-network.

- **Telehealth:** For the duration of the emergency, telehealth services can be done over the phone or with commonly used apps (for example: FaceTime, WhatsApp or Skype, as long as they are private), in addition to the more traditional telehealth methods. If you use telehealth services, your insurance company will pay the provider the same rate as if you made an in-person visit.
- **Prescription drugs:** You should be able to get a one-time refill of your prescription before the scheduled refill date (with certain exceptions for drugs that are easy to misuse, such as opioids); check with your pharmacist or insurance company on how to do this. Also, if there's a shortage of the medication you're taking that's on your insurance company's formulary, the insurance company must make a substitute available to you as if that substitute were also on your formulary.
- **Keeping group coverage:** If an employer requests it, the health insurance company has to allow them to keep paying premiums on all of their employees (who were covered prior to COVID-19) that they've had to lay off due to COVID-19.
- **Communication:** Your health insurer's customer service representatives should be able to provide you with up-to-date information on how your benefits will work with COVID-19; this information should also be on the insurer's website. Insurance company webpages with COVID-19 information:
 - Aetna: [aetna.com/individuals-families/member-rights-resources/covid19.html](https://www.aetna.com/individuals-families/member-rights-resources/covid19.html)
 - Anthem: [anthem.com/blog/member-news/how-to-protect/](https://www.anthem.com/blog/member-news/how-to-protect/)
 - Cigna: [cigna.com/coronavirus/individuals-and-families](https://www.cigna.com/coronavirus/individuals-and-families)
 - Community Health Options: [healthoptions.org/individuals-families/covid-19-update/](https://www.healthoptions.org/individuals-families/covid-19-update/)
 - Harvard Pilgrim Health Care: [harvardpilgrim.org/myoptions/coronavirus-your-guide-to-care/](https://www.harvardpilgrim.org/myoptions/coronavirus-your-guide-to-care/)
 - UnitedHealthcare: [uhc.com/health-and-wellness/health-topics/covid-19/coverage-and-resources](https://www.uhc.com/health-and-wellness/health-topics/covid-19/coverage-and-resources)

Having a hard time paying your insurance premium?

If you need to postpone your premium payments, contact your health insurance company right away.

The Maine Insurance Superintendent issued an order on April 6 requiring health insurance companies in Maine to be flexible regarding insurance premium due dates, for individuals and small groups. Your health insurer cannot terminate you from their plan for non-payment until at least June 1, 2020.

NOTE: The Superintendent's order only provides for postponement of payment, it does NOT cancel the obligation to pay.

Have you lost your health insurance?

- If you lost employer-sponsored coverage, check with your employer about COBRA rights.
- Prior to signing on to COBRA coverage, investigate your options at [healthcare.gov](https://www.healthcare.gov), which may provide more affordable options than your employer's COBRA plan.
- You can apply for new coverage at [healthcare.gov](https://www.healthcare.gov) within 60 days of losing your old coverage. After you apply, you'll find out whether you qualify for private coverage or MaineCare.
- Visit [maineclh.org/covid-19-coronavirus/](https://www.maineclh.org/covid-19-coronavirus/) or call 800-965-7476 for assistance with applying for new coverage or for additional resources.
- Visit [coverme.gov/](https://www.coverme.gov/) for more information about MaineCare coverage.

Other resources:

- *From Maine CDC:* Anyone with **general questions** about COVID-19, including how to best protect yourself, options for testing, and travel considerations should contact 211. This service is available by dialing 211 (or 1-866-811-5695), texting your ZIP code to 898-211, or emailing info@211maine.org.
- *From CMS.gov:* **Medicare Advantage and Part D plans** have been given the flexibility by the Federal Government to: (1) waive cost-sharing for COVID-19 tests; (2) waive cost-sharing for COVID-19 treatment in doctor's offices or emergency rooms, and services delivered via telehealth; (3) remove prior authorizations; (4) waive prescription refill limits; (5) relax restrictions on home or mail delivery of prescriptions; and (6) expand access to certain telehealth services. Talk with your Medicare Advantage or Part D plan to see if they are using this flexibility.
- *IRS:* The IRS has issued guidance stating that "receiving testing for and treatment of COVID-19 without a deductible, or with a deductible below the minimum deductible (self only or family)" will not disqualify a **high deductible health plan (HDHP)** that otherwise qualifies under section 223(c)(2)(A) of the Internal Revenue Code (Code). The guidance adds that "Therefore, an individual covered by the HDHP will not be disqualified from being an eligible individual under section 223(c)(1) who may make tax-favored contributions to a **health savings account (HSA)**."

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(207) 624-8475 or (800) 300-5000; TTY: Please use Maine Relay 711; www.maine.gov/insurance